

Social Security & Wisconsin Benefit Programs and Processes



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SSA Introduction

Two main programs: Title II and Title XVI

Title II: regular Social Security benefits

- Social Insurance: compulsory, current cost basis
- Partial replacement of earnings lost due to retirement, death, or disability – basic economic support

Title II Benefits

- Covered earnings – FICA wages
- Credits - \$970 in '06; 4 max in year
- Insured Status – certain number of credits needed to be entitled
- Payments – based on lifetime earnings

Title II

Social Security benefits - based on a person's lifetime FICA earnings.

- Retirement
- Survivor
- Auxiliary
- Disability - Social Security Disability Insurance (SSDI)

Having a physical or mental condition that prevents a person from engaging in substantial work for 12 months or that is expected to end in death.

Title II Disability (SSDI)

- Disability Insurance Benefits (DIB)
- Disabled Widow(er) Benefits (DWB)
- Child's Disability Benefits (CDB)
(also know as Disabled Adult Child's or DAC benefits)
- Disabled surviving divorced spouse benefits

Medicare

- Basic health coverage for retired (over 65) and disabled beneficiaries
- Part A (HI – inpatient services)
- Part B (SMI – doctor/outpatient services)
- Part C (Medicare Advantage)
- Part D (Prescription Drug)

Work Incentives

Provisions that allow people to try to work by protecting their eligibility to benefits

Examples:

Trial Work Period (TWP): test ability to work for 9 months without losing benefits (\$620)

Extended Period of Eligibility (EPE): the 36 months after the TWP

Expedited Reinstatement (EXR): payments restart within 5 yrs without a new application

Title XVI (SSI)

Supplemental Security Income (SSI) provides a minimum level of income to those who have limited income and resources and are also:

- Aged (65 and over), or
- Blind, or
- Disabled (same definition as Title II)

Title XVI (SSI)

■ Level of income and assets for eligibility:

"Countable" income less than:

- \$603.00 per month (2006)

"Countable" assets less than:

- \$2,000.00 for single person
- \$3,000.00 for couple

(Certain income/resources are excluded)

■ Federal payments for 2006:

\$603.00 for an individual

\$904.00 for a couple

(Minus countable income)

SSI State Supplement

- Available to recipients who qualify for at least \$1 of Federal SSI:
 - Basic supplement (\$83.78)
 - Exceptional Expense Supplement (\$95.99)
 - Caretaker Supplement (\$250)
- State-only supplement – special eligibility status for those receiving only the state supp in 1996 (no federal payment)

Medicaid

- State and federal program providing comprehensive medical assistance for people with low income and resources.
- People who receive SSI get Medicaid automatically in Wisconsin.
- Other people with disabilities who do not receive SSI can also qualify in various ways.

Work Incentives: SSI

Examples:

Earned Income Exclusion: \$65 plus half of the remainder excluded per month

Student Earned Income Exclusion: up to \$1,460.00/ month, annual max of \$5,910.00

Impairment Related Work Expenses (IRWE): cost of items/services needed to work deducted in computing payment

1619(b): MA continues if excess earnings prevent cash payment

SSDI compared to SSI

SSDI

FICA earnings
Amount varies
Retroactivity
No resource limit
Dependent benefits
No state supp
No Medicaid

SSI

Financial need
Basic amount fixed
No retroactivity
Resource limit
No dependent payments
State supplement
Medicaid

Application Process

- Contact SSA: phone (1-800-772-1213), on line (www.ssa.gov), in person
- Application (with SSA rep or online), medical questionnaire, releases, other necessary information
- Right to representation, assistance
- Non-disability factors of eligibility
- Medical part to the state Disability Determination Bureau (DDB)
- Formal computer notice of decision

Appeals Process

- The right to appeal any SSA decision
- Levels of appeal:
 - Reconsideration
 - Hearing
 - Appeals Council
 - Federal Court
- 60 days in which to request appeal
